

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Valerie A. Ambrosio  
Debtor

Case No. 19-02294-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db +Valerie A. Ambrosio, 159 Pike Road, Bushkill, PA 18324-8410  
cr +Greenwich Revolving Trust by Wilmington Savings Fu, Fay Servicing, LLC,  
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
5203918 +CITIBANK, C/O RAS LAVAR LLC, 425 COMMERRCE DR STE 150, FORT WASHINGTON, PA 19034-2727  
5203919 +CITIBANK NA, C/O MIDLAND CREDIT MGT, 350 CAMINO DE LA REINA STE 100,  
SAN DIEGO, CA 92108-3007  
5203920 +CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-9816  
5203921 COORDINATED HEALTH, PO BOX 826348, PHILADELPHIA, PA 19182-6348  
5203924 #+FAY SERVICING, 3000 KELLWAY DR, STE 150, CARROLLTON, TX 75006-3357  
5203925 FIRST CREDIT INC, PO BOX 630838, CINCINNATI, OH 45263-0838  
5203927 +PINE RIDGE COMMUNITY ASSOC, 4770 PINE RIDGE DRIVE W, BUSHKILL, PA 18324-8430  
5203928 #+POCONO GASTROENTEROLOGY PC, 175 E BROWN ST STE 115, EAST STROUDSBURG, PA 18301-3098  
5203929 +PROSPECT CEMETERY INC, 501 PROSPECT STREET, EAST STROUDSBURG, PA 18301-2954  
5203932 +UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BLVD STE 206, TOLEDO, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: PRA.COM Sep 16 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

5203915 +E-mail/Text: bankruptcy@usecapital.com Sep 16 2019 19:36:09 CAPITAL ACCOUNTS,  
PO BOX 140065, NASHVILLE, TN 37214-0065  
5203916 EDI: CAPITALONE.COM Sep 16 2019 23:13:00 CAPITAL ONE, PO BOX 85015,  
RICHMOND, VA 23285-5075  
5203917 +EDI: CHASE.COM Sep 16 2019 23:13:00 CHASE CARD, 301 N WALNUT ST FLOOR 09,  
WILMINGTON, DE 19801-3971  
5203922 +EDI: CCUSA.COM Sep 16 2019 23:13:00 CREDIT COLLECTIONS USA, 16 DISTRIBUTOR DR STE 1,  
MORGANTOWN, WV 26501-7209  
5203923 EDI: NAVIENTFKASMDOE.COM Sep 16 2019 23:13:00 DEPT OF ED/NAVIENT, PO BOX 9655,  
WILKES BARRE, PA 18773-9655  
5203926 +EDI: CITICORP.COM Sep 16 2019 23:13:00 HOME DEPOT/CITIBANK, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
5203930 EDI: SEARS.COM Sep 16 2019 23:13:00 SEARS/CBNA, 133200 SMITH ROAD, CLEVELAND, OH 44130  
5203931 EDI: RMSC.COM Sep 16 2019 23:13:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061,  
ORLANDO, FL 32896-5061  
5204684 +EDI: RMSC.COM Sep 16 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Greenwich Revolving Trust by Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee bkgroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Vincent Rubino on behalf of Debtor 1 Valerie A. Ambrosio  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Valerie A. Ambrosio**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9309**

EIN --\_-----

Debtor 2

(Spouse, if filing)

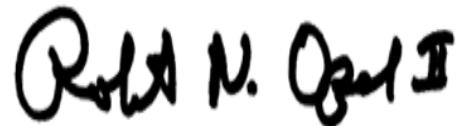
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-02294-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Valerie A. Ambrosio  
aka Valerie Ann Ambrosio, aka Valerie AmbrosioBy the  
court:Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

9/16/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**